



September 5, 2014

To: Chief Executive Officers of Pennsylvania State Chartered Banking and Trust Institutions

To assist your institution in preparation of a schedule of holidays, below is a list of 2015 legal bank holidays as extracted from Section 113 of the Banking Code of 1965, as amended:

Fixed Holidays

January 1 – New Year’s Day
January 19 – Dr. Martin Luther King, Jr. Day
May 25 – Memorial Day
July 4 – Independence Day
September 7 – Labor Day
November 26 – Thanksgiving Day
December 25 – Christmas Day

Optional Holidays

February 12 – Lincoln’s Birthday
February 16 – Washington’s Birthday
April 3 – Good Friday
June 14 – Flag Day
October 12 – Columbus Day
November 3 – Election Day
November 11 – Veterans’ Day

When a fixed holiday falls on a Sunday, it shall be observed on the following Monday; when it falls on a Saturday, it may also be observed on the following Monday.

Independence Day, July 4, falls on a Saturday in 2015, therefore, institutions must be closed on July 4, and may also be closed the following Monday, July 6, 2015.

Flag Day, June 14, falls on a Sunday in 2015. As an optional holiday, there is no provision in the Banking Code to observe Flag Day on an alternate day.

Sincerely,

/s/ Glenn E. Moyer

GLENN E. MOYER – SECRETARY OF BANKING AND SECURITIES

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